

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-1(b)

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Formed in the State of PA
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IN RE:

Tangella D Williams

Debtor



Order Filed on February 6, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 24-21257-MBK

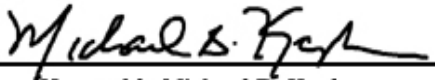
Chapter 13

Judge: Michael B. Kaplan

**CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF
CHAPTER 13 PLAN BY SECURED CREDITOR, CAPITAL ONE AUTO
FINANCE, A DIVISION OF CAPITAL ONE, N.A.**

The relief set forth on the following page, numbered two (2) is hereby ORDERED.

DATED: February 6, 2025


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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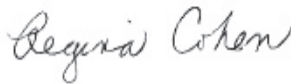
Debtor: Tangella D Williams

Case No.: 24-21257-MBK

Caption of Order: CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION
OF CHAPTER 13 PLAN BY SECURED CREDITOR, CAPITAL ONE AUTO FINANCE,
A DIVISION OF CAPITAL ONE, N.A.

Capital One Auto Finance, a division of Capital One, N.A. (the "Creditor"), who is the
current holder of a Retail Installment Sale Contract and Security Agreement which is secured by a
2020 HYUNDAI IONIQ HYBRID, VIN: KMHC65LC8LU214662 and Debtor, by and through
their undersigned counsel, have agreed to the following with respect to the Objection to
Confirmation of Chapter 13 Plan filed by Creditor.

IT IS THEREFORE ORDERED that the surrender of the Vehicle is not in full
satisfaction of the Creditor's claim, and that Creditor may file an unsecured deficiency claim which
will be paid with the other unsecured creditors as long as that claim is filed within 180 days of
confirmation.



Regina Cohen
Attorney for Capital One
Auto Finance, a division of
Capital One, N.A.



John Zimnis
Attorney for Debtor

In re:
Tangella D Williams
Debtor

Case No. 24-21257-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 07, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2025:

Recip ID	Recipient Name and Address
db	+ Tangella D Williams, 740 Putnam Avenue, Lawrence Township, NJ 08648-4619

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John Zimnis	on behalf of Debtor Tangella D Williams njbankruptcyaw@aol.com.
Regina Cohen	on behalf of Debtor Tangella D Williams rcohen@lavin-law.com mmalone@lavin-law.com
Regina Cohen	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. rcohen@lavin-law.com, mmalone@lavin-law.com

District/off: 0312-3

User: admin

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Date Rcvd: Feb 07, 2025

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6